



3

PATENT

Customer No. 22,852

Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Sanjeev CHANDAK et al. ) Group Art Unit: 2162  
)  
Serial No.: 09/996,944 ) Examiner: Unassigned  
)  
Filed: November 30, 2001 )  
)  
For: METHODS, SYSTEMS, AND )  
ARTICLES OF MANUFACTURE FOR )  
MANAGING FINANCIAL ACCOUNTS )  
WITH REWARD INCENTIVES )  
)

Commissioner for Patents and Trademarks  
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE  
MISSING PARTS OF APPLICATION**

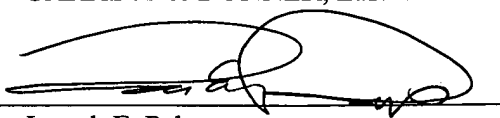
In response to the communication of December 17, 2001, Applicants submit a Declaration/Power of Attorney for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: February 15, 2002

By:   
Joseph E. Palys  
Reg. No. 46,508

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/996,944	11/30/2001	Sanjeev Kumar Chandak	05793.3077

CONFIRMATION NO. 3988

## FORMALITIES LETTER



\*OC00000007202385\*

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, DC 20005-3315

Date Mailed: 12/17/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

*D.W.*  
Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/21/2002 MWOLDR1 00000040 09996944

01 FC:105

130.00 DP